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CLAIMS

WHAT IS CLAIMED IS:

1. A system for printing a detailed account, the system comprising:

a mobile communication terminal (10), which includes an embedded or external IC card chip (11) in which a user's account number for supporting a banking function and a personal identification number (PIN) for user certification are stored as personal financial information, when there is a user's PIN certification request, performs PIN certification stored in the IC card chip (11) by driving an internal chip driver (12), and transmits a detailed account request IrFM including a user's account number stored in the IC card chip (11) to an external device via an IrFM transmission port (13);

a CD/ATM (20), which displays a user's account password input message on a banking transaction display window (22) when receiving the detailed account request IrFM of the mobile communication terminal (10) via an IrFM reception port (21), if a user's account password is input, transmits the detailed account request message with respect to a corresponding account to a corresponding financial organ, and prints a detailed account message transmitted from the corresponding financial organ as a detailed account to a printer (24); and

a financial organ banking server (30), which checks a detailed account with respect to a corresponding account and transmits a detailed account message to the CD/ATM (20) when receiving the detailed account request message of the CD/ATM (20).

2. The system according to Claim 1, wherein the mobile communication terminal (10) mounts an application for performing a function of printing a detailed account, when a user presses a specific function key of the mobile communication terminal (10) and requests for performance of the application for printing a

detailed account, the mobile communication terminal (10) displays a PIN input screen on a

display window, if the user inputs own PIN, the mobile communication terminal (10)

determines whether or not a PIN stored in the accessed IC card chip (11) is coincident with

the PIN inputted by the user, by driving an internal chip driver (12), if the PINs are

5   coincident with each other, the mobile communication terminal (10) generates a detailed

account request IrFM including a user's account number stored in the IC card chip (11) and

transmits the detailed account request IrFM to an external device via the IrFM transmission

port 13.

10   3.   The system according to Claim 1, wherein the

mobile communication terminal (10) mounts an application for adding and updating an

account number required for printing a detailed account, when the user presses a specific

function key of the mobile communication terminal (10) and requests for performance of

the application for adding and updating the account number, the mobile communication

15   terminal (10) displays a PIN input screen on a display window, if the user inputs own PIN,

the mobile communication terminal (10) determines whether or not the PIN stored in the

accessed IC card chip (11) is coincident with the PIN inputted by the user, by driving an

internal chip driver (12),   if the PINs are coincident with each other, the mobile

communication terminal (10) transmits an account number adding and updating request

20   message to the financial organ banking server (30) and adds a newly added and updated

account number transmitted from the corresponding financial organ banking server (30) to

the IC card chip (11) by driving the chip driver (12) and updates and stores the added

account number.

25   4.   The system according to Claim 3, wherein when receiving an account number

adding and updating request message of the mobile communication terminal (10) via a

wireless communication network, the financial organ banking server (30) transmits the

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account number adding and updating request message including a newly added and
updated account number to the mobile communication terminal (10).

5.   The system according to Claim 2 or 3, wherein

5   when a PIN stored in the accessed IC card chip (11) is coincident with the PIN inputted by
the user, the mobile communication terminal (10) displays an account number selection
screen on a display window by driving an internal chip driver (12), if the user selects a
specific account number by manipulating a key button, the mobile communication terminal
(10) generates a detailed account request IrFM including a user's account number selected

10   of a plurality of user's account numbers stored in the IC card chip (11) and transmits the
detailed account request IrFM to an external device via the IrFM transmission port (13).

6. The system according to Claim 1, wherein the CD/ATM (20) includes the
printer (24) which receives the detailed account request IrFM of the mobile communication

15   terminal (10) via an IrFM reception port (21) and prints a corresponding detailed account.

7.   A method of printing a detailed account, the method comprising:
(S10) when a user presses a specific key of a mobile communication terminal (10)
and requests for performance of an application for printing a detailed account, displaying a

20   personal identification number (PIN) input screen on a display window and inputting a
PIN;
(S20) when the user inputs own PIN, determining whether or not a PIN stored in the
accessed IC card chip (11) is coincident with the PIN inputted by the user, by driving an
internal chip driver (12);

25   (S30) when the PIN inputted by the user is coincident with the PIN stored in the IC
card chip (11), displaying an account number selection screen on the display window so
that the user selects a specific account number to be printed as a detailed account;

(S40) when the user selects a specific account number of a plurality of user's
account numbers stored in the IC card chip (11), accessing the account number selected by
driving the chip driver (12), generating a detailed account request IrFM including the
selected user's account number, and transmitting the detailed account request IrFM to a
5   CD/ATM (20) via an IrFM transmission port (13);

(S50) when receiving the detailed account request IrFM of the mobile
communication terminal (10) via an IrFM reception port (21), displaying a user's account
password input message on a banking transaction display window (22) so that the user
inputs a password of an account requested for a detailed account;

10   (S60) when the account password inputted by the user is correct, transmitting the
detailed account request message with respect to a corresponding account to the
corresponding financial organ banking server (30);

(S70) transmitting a detailed account message with respect to a corresponding
account to the CD/ATM (20); and

15   (S80) printing the detailed account message transmitted from the financial organ
banking server (30) as a detailed account to a printer (24).